

b. Business Income and Extra Expense .....	16
c. Collapse .....	19
d. Electronic Data .....	20
e. Fairs or Exhibitions .....	20
f. Fences .....	20
g. Fungi, Wet Rot, Dry Rot, and Bacteria - Limited Coverage .....	20
h. Glass .....	21
i. Newly Acquired or Constructed Property .....	22
j. Non-Owned Building Damage .....	23
k. Outdoor Property .....	23
l. Personal Effects .....	23
m. Property Off Premises .....	23
n. Signs .....	24
o. Trailers (Non-Owned Detached) .....	24
p. Transportation .....	24
q. Utility Services .....	24
r. Valuable Papers and Records .....	25
s. Water, Other Liquids, Powder or Molten Material Damage .....	26
SECTION B. LIMITS OF INSURANCE .....	26
SECTION C. DEDUCTIBLE .....	26
1. Deductible Examples .....	26
2. Glass Deductible .....	27
SECTION D. LOSS CONDITIONS .....	27
1. Abandonment .....	27
2. Appraisal .....	27
3. Duties in the Event of Loss or Damage .....	27
4. Loss Payment .....	28
5. Recovered Property .....	29
6. Vacancy .....	29
a. Description of Terms .....	29
b. Vacancy Provisions .....	30
7. Valuation .....	30
SECTION E. ADDITIONAL CONDITIONS .....	31
1. Coinsurance .....	31
2. Mortgage Holders .....	32
SECTION F. OPTIONAL COVERAGES .....	32
1. Agreed Value .....	32
2. Inflation Guard .....	32
3. Replacement Cost .....	33
SECTION G. DEFINITIONS .....	33

## BUILDING AND PERSONAL PROPERTY COVERAGE FORM (INCLUDING SPECIAL CAUSES OF LOSS)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to **SECTION G. DEFINITIONS.**

### SECTION A. COVERAGE

We will pay for direct physical "loss" to Covered Property at the "premises" caused by or resulting from any Covered Cause of Loss.

#### 1. Covered Property

Covered Property, as used in this Coverage Part, means the following types of property for which a Limit of Insurance is shown in the Declarations:

##### a. Building

Building, means the building or structure described in the Declarations, including:

- (1) Completed additions;
- (2) Fixtures, including outdoor fixtures;
- (3) Permanently installed:
  - (a) Machinery and equipment;
  - (b) Building glass, including any lettering and ornamentation;
  - (c) Signs attached to a building or structure that is Covered Property;
  - (d) Awnings and canopies;
- (4) Personal property owned by you that is used to maintain or service a covered building or its "premises", including:
  - (a) Fire extinguishing equipment;
  - (b) Outdoor furniture;
  - (c) Floor coverings; and
  - (d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
- (5) If not covered by other insurance:

- (a) Additions under construction, alterations and repairs to a covered building;
- (b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the "premises", used for making additions, alterations or repairs to a covered building.

##### b. Outdoor Signs

Your outdoor signs permanently installed and not attached to a covered building, and located within 1,000 feet of the "premises".

##### c. Outdoor Fences

Your outdoor fences.

##### d. Business Personal Property

Your Business Personal Property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the "premises". Your Business Personal Property consists of the following unless otherwise specified in the Declarations or on the **BUSINESS PERSONAL PROPERTY - SEPARATION OF COVERAGE ENDORSEMENT.**

- (1) Furniture;
- (2) Machinery and equipment;
- (3) "Stock";
- (4) All other personal property owned by you and used in your business;
- (5) The cost of labor, materials or services furnished or arranged by you on personal property of others;
- (6) Your use interest as tenant in improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:
  - (a) Made a part of the building or structure you occupy but do not own; and
  - (b) You acquired or made at your expense but cannot legally remove;
- (7) Leased personal property used in your business for which you have a contractual responsibility to insure. Such leased property is not considered per-